

Table II.A.1.b(1996) Percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1996 (40 States are shown separately)

| Division and State          | Offering health insurance | 50% or more low-wage employees | Unincorporated | In business less than 5 years | In retail | At least 75% full-time employees | In manufacturing | In multi-establishment enterprises | With union employees |
|-----------------------------|---------------------------|--------------------------------|----------------|-------------------------------|-----------|----------------------------------|------------------|------------------------------------|----------------------|
| United States               | 52.9%                     | 22.6%                          | 36.0%          | 47.2%                         | 24.1%     | 65.9%                            | 6.0%             | 22.6%                              | 3.5%                 |
| New England:                |                           |                                |                |                               |           |                                  |                  |                                    |                      |
| Maine                       | 53.2%                     | 22.2%                          | 38.7%          | 47.6%                         | 22.2%     | 61.5%                            | 5.4%             | 19.8%                              | 0.9%                 |
| Massachusetts               | 58.6%                     | 11.1%                          | 28.7%          | 40.3%                         | 22.3%     | 65.0%                            | 7.7%             | 21.4%                              | 2.6%                 |
| Connecticut                 | 57.6%                     | 12.1%                          | 35.4%          | 36.2%                         | 26.6%     | 62.6%                            | 7.4%             | 22.6%                              | 4.1%                 |
| Middle Atlantic:            |                           |                                |                |                               |           |                                  |                  |                                    |                      |
| New York                    | 52.8%                     | 21.7%                          | 29.7%          | 36.8%                         | 21.4%     | 67.3%                            | 5.8%             | 17.2%                              | 7.0%                 |
| New Jersey                  | 55.9%                     | 10.4%                          | 26.4%          | 42.5%                         | 20.9%     | 67.0%                            | 5.1%             | 19.1%                              | 4.9%                 |
| Pennsylvania                | 60.1%                     | 22.4%                          | 37.8%          | 42.7%                         | 25.2%     | 61.3%                            | 8.3%             | 22.9%                              | 4.8%                 |
| East North Central:         |                           |                                |                |                               |           |                                  |                  |                                    |                      |
| Ohio                        | 59.4%                     | 22.6%                          | 32.0%          | 47.4%                         | 24.4%     | 65.9%                            | 7.4%             | 24.8%                              | 4.9%                 |
| Indiana                     | 51.6%                     | 29.5%                          | 34.1%          | 47.8%                         | 31.0%     | 63.8%                            | 5.1%             | 26.6%                              | 3.9%                 |
| Illinois                    | 55.9%                     | 20.2%                          | 30.5%          | 44.6%                         | 23.3%     | 67.7%                            | 6.6%             | 21.2%                              | 5.9%                 |
| Michigan                    | 57.8%                     | 25.6%                          | 29.8%          | 50.1%                         | 25.5%     | 62.0%                            | 9.1%             | 21.1%                              | 3.2%                 |
| Wisconsin                   | 55.3%                     | 28.1%                          | 39.0%          | 49.6%                         | 25.9%     | 57.4%                            | 6.0%             | 20.5%                              | 4.6%                 |
| West North Central:         |                           |                                |                |                               |           |                                  |                  |                                    |                      |
| Minnesota                   | 51.9%                     | 17.9%                          | 40.1%          | 44.3%                         | 26.7%     | 58.9%                            | 6.6%             | 20.9%                              | 4.5%                 |
| Iowa                        | 50.0%                     | 31.9%                          | 52.3%          | 43.3%                         | 24.2%     | 55.5%                            | 4.8%             | 20.3%                              | 4.8%                 |
| Missouri                    | 50.0%                     | 26.8%                          | 44.1%          | 48.8%                         | 25.4%     | 64.4%                            | 7.0%             | 22.8%                              | 6.7%                 |
| Nebraska                    | 48.3%                     | 31.8%                          | 45.0%          | 41.5%                         | 19.6%     | 57.5%                            | 5.0%             | 19.5%                              | 3.0%                 |
| Kansas                      | 48.8%                     | 27.1%                          | 48.0%          | 47.2%                         | 21.5%     | 63.0%                            | 4.2%             | 20.5%                              | 0.8%                 |
| South Atlantic:             |                           |                                |                |                               |           |                                  |                  |                                    |                      |
| Maryland                    | 55.8%                     | 16.9%                          | 24.5%          | 48.3%                         | 21.3%     | 64.4%                            | 3.6%             | 21.8%                              | 3.5%                 |
| Virginia                    | 54.6%                     | 21.3%                          | 28.1%          | 48.5%                         | 23.0%     | 66.6%                            | 6.7%             | 27.9%                              | 1.8%                 |
| West Virginia               | 47.9%                     | 42.7%                          | 46.1%          | 44.9%                         | 29.2%     | 68.3%                            | 5.6%             | 26.3%                              | 3.9%                 |
| North Carolina              | 55.7%                     | 24.4%                          | 39.5%          | 47.5%                         | 23.4%     | 71.5%                            | 6.4%             | 23.9%                              | 0.3%                 |
| South Carolina              | 48.3%                     | 26.5%                          | 42.9%          | 49.3%                         | 27.1%     | 68.4%                            | 6.2%             | 25.0%                              | 1.2%                 |
| Georgia                     | 55.0%                     | 24.1%                          | 29.2%          | 58.2%                         | 25.4%     | 70.9%                            | 4.0%             | 25.1%                              | 2.4%                 |
| Florida                     | 50.3%                     | 20.8%                          | 19.6%          | 53.0%                         | 24.0%     | 72.4%                            | 3.8%             | 23.0%                              | 1.5%                 |
| East South Central:         |                           |                                |                |                               |           |                                  |                  |                                    |                      |
| Kentucky                    | 53.3%                     | 27.6%                          | 41.6%          | 46.8%                         | 22.5%     | 66.4%                            | 5.7%             | 25.8%                              | 2.3%                 |
| Tennessee                   | 49.4%                     | 21.4%                          | 44.0%          | 52.1%                         | 27.6%     | 70.4%                            | 4.5%             | 28.8%                              | 3.8%                 |
| Alabama                     | 54.3%                     | 29.1%                          | 41.8%          | 46.5%                         | 24.8%     | 70.0%                            | 6.9%             | 21.8%                              | 1.7%                 |
| Mississippi                 | 42.1%                     | 40.0%                          | 43.8%          | 48.0%                         | 27.8%     | 63.0%                            | 4.7%             | 25.0%                              | 1.1%                 |
| West South Central:         |                           |                                |                |                               |           |                                  |                  |                                    |                      |
| Arkansas                    | 45.7%                     | 30.7%                          | 47.3%          | 49.8%                         | 26.9%     | 65.5%                            | 7.1%             | 20.5%                              | 1.7%                 |
| Louisiana                   | 45.6%                     | 28.9%                          | 33.1%          | 55.5%                         | 27.0%     | 71.3%                            | 3.2%             | 25.9%                              | 2.3%                 |
| Oklahoma                    | 46.1%                     | 31.9%                          | 40.1%          | 47.2%                         | 26.2%     | 69.4%                            | 6.3%             | 24.8%                              | 1.5%                 |
| Texas                       | 49.8%                     | 28.8%                          | 37.0%          | 53.0%                         | 23.9%     | 69.3%                            | 4.9%             | 27.3%                              | 1.9%                 |
| Mountain:                   |                           |                                |                |                               |           |                                  |                  |                                    |                      |
| Colorado                    | 54.3%                     | 18.5%                          | 27.9%          | 55.1%                         | 22.6%     | 68.4%                            | 4.2%             | 21.3%                              | 2.7%                 |
| New Mexico                  | 47.3%                     | 28.4%                          | 46.6%          | 44.8%                         | 28.7%     | 69.9%                            | 3.6%             | 21.5%                              | 1.6%                 |
| Arizona                     | 55.1%                     | 18.6%                          | 33.1%          | 64.4%                         | 26.8%     | 72.0%                            | 5.5%             | 29.9%                              | 0.6%                 |
| Utah                        | 54.8%                     | 20.5%                          | 30.9%          | 57.0%                         | 24.4%     | 62.0%                            | 5.7%             | 23.6%                              | 2.4%                 |
| Nevada                      | 51.9%                     | 17.6%                          | 37.3%          | 52.4%                         | 26.4%     | 64.9%                            | 4.3%             | 23.7%                              | 3.1%                 |
| Pacific:                    |                           |                                |                |                               |           |                                  |                  |                                    |                      |
| Washington                  | 50.5%                     | 14.1%                          | 40.6%          | 53.1%                         | 24.9%     | 62.0%                            | 6.3%             | 19.8%                              | 6.4%                 |
| Oregon                      | 61.5%                     | 21.2%                          | 34.7%          | 51.9%                         | 21.6%     | 65.3%                            | 7.2%             | 23.4%                              | 4.0%                 |
| California                  | 48.4%                     | 19.5%                          | 48.1%          | 43.3%                         | 23.0%     | 64.0%                            | 7.7%             | 21.4%                              | 3.7%                 |
| Hawaii                      | 84.2%                     | 11.2%                          | 26.2%          | 39.4%                         | 28.8%     | 70.4%                            | 3.9%             | 26.3%                              | 5.6%                 |
| States not shown separately | 49.5%                     | 25.7%                          | 43.8%          | 47.1%                         | 23.3%     | 62.0%                            | 5.0%             | 19.8%                              | 2.2%                 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.1.b(1996) Standard error for percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1996 (40 States are shown separately)

| Division and State          | Offering health insurance | 50% or more low-wage employees | Unincorporated | In business less than 5 years | In retail | At least 75% full-time employees | In manufacturing | In multi-establishment enterprises | With union employees |
|-----------------------------|---------------------------|--------------------------------|----------------|-------------------------------|-----------|----------------------------------|------------------|------------------------------------|----------------------|
| United States               | 0.32%                     | 0.36%                          | 0.55%          | 0.47%                         | 0.41%     | 0.53%                            | 0.15%            | 0.28%                              | 0.18%                |
| New England:                |                           |                                |                |                               |           |                                  |                  |                                    |                      |
| Maine                       | 3.16%                     | 2.29%                          | 3.18%          | 3.89%                         | 1.84%     | 2.00%                            | 1.11%            | 1.74%                              | 0.26%                |
| Massachusetts               | 1.95%                     | 2.15%                          | 3.14%          | 1.98%                         | 1.46%     | 2.87%                            | 1.40%            | 1.45%                              | 0.70%                |
| Connecticut                 | 2.12%                     | 2.43%                          | 2.64%          | 4.16%                         | 1.86%     | 1.78%                            | 0.57%            | 2.05%                              | 1.04%                |
| Middle Atlantic:            |                           |                                |                |                               |           |                                  |                  |                                    |                      |
| New York                    | 1.06%                     | 1.47%                          | 1.99%          | 2.55%                         | 0.70%     | 2.31%                            | 0.54%            | 1.13%                              | 0.99%                |
| New Jersey                  | 2.64%                     | 1.69%                          | 2.24%          | 4.04%                         | 2.91%     | 3.84%                            | 0.55%            | 2.85%                              | 1.44%                |
| Pennsylvania                | 2.34%                     | 1.84%                          | 2.17%          | 2.98%                         | 1.49%     | 2.17%                            | 0.73%            | 2.09%                              | 1.25%                |
| East North Central:         |                           |                                |                |                               |           |                                  |                  |                                    |                      |
| Ohio                        | 2.14%                     | 1.58%                          | 3.03%          | 3.59%                         | 2.39%     | 1.57%                            | 0.90%            | 1.99%                              | 0.72%                |
| Indiana                     | 2.58%                     | 2.28%                          | 1.85%          | 3.49%                         | 2.55%     | 2.39%                            | 0.61%            | 2.61%                              | 0.72%                |
| Illinois                    | 1.75%                     | 2.06%                          | 2.75%          | 2.39%                         | 1.43%     | 1.87%                            | 1.05%            | 1.67%                              | 0.86%                |
| Michigan                    | 2.15%                     | 2.29%                          | 2.49%          | 3.58%                         | 1.72%     | 2.53%                            | 1.72%            | 1.32%                              | 0.71%                |
| Wisconsin                   | 2.10%                     | 1.95%                          | 3.29%          | 2.48%                         | 0.92%     | 2.10%                            | 1.17%            | 1.33%                              | 0.67%                |
| West North Central:         |                           |                                |                |                               |           |                                  |                  |                                    |                      |
| Minnesota                   | 1.94%                     | 2.14%                          | 3.21%          | 3.61%                         | 2.15%     | 3.47%                            | 0.99%            | 1.69%                              | 0.92%                |
| Iowa                        | 2.64%                     | 3.16%                          | 3.89%          | 3.55%                         | 1.68%     | 2.08%                            | 0.93%            | 1.25%                              | 0.93%                |
| Missouri                    | 1.73%                     | 2.17%                          | 3.25%          | 5.26%                         | 1.79%     | 3.52%                            | 0.89%            | 1.93%                              | 1.54%                |
| Nebraska                    | 1.51%                     | 1.52%                          | 2.77%          | 3.72%                         | 1.29%     | 2.82%                            | 0.65%            | 1.34%                              | 1.16%                |
| Kansas                      | 2.51%                     | 2.33%                          | 2.40%          | 3.64%                         | 1.88%     | 2.72%                            | 0.68%            | 1.74%                              | 0.21%                |
| South Atlantic:             |                           |                                |                |                               |           |                                  |                  |                                    |                      |
| Maryland                    | 3.02%                     | 2.00%                          | 2.10%          | 3.63%                         | 1.11%     | 3.65%                            | 0.68%            | 2.32%                              | 0.85%                |
| Virginia                    | 2.10%                     | 1.73%                          | 1.59%          | 5.91%                         | 1.66%     | 1.86%                            | 1.59%            | 2.51%                              | 0.67%                |
| West Virginia               | 2.63%                     | 3.07%                          | 2.59%          | 4.03%                         | 2.75%     | 3.22%                            | 1.36%            | 2.02%                              | 1.50%                |
| North Carolina              | 2.90%                     | 2.35%                          | 3.28%          | 3.42%                         | 1.93%     | 2.26%                            | 1.63%            | 1.52%                              | 0.13%                |
| South Carolina              | 3.48%                     | 2.12%                          | 2.18%          | 3.51%                         | 1.13%     | 1.81%                            | 0.91%            | 1.76%                              | 0.41%                |
| Georgia                     | 2.41%                     | 3.00%                          | 2.21%          | 6.05%                         | 1.83%     | 3.17%                            | 0.52%            | 1.82%                              | 0.76%                |
| Florida                     | 1.45%                     | 1.45%                          | 1.56%          | 2.85%                         | 0.80%     | 2.25%                            | 0.73%            | 1.37%                              | 0.46%                |
| East South Central:         |                           |                                |                |                               |           |                                  |                  |                                    |                      |
| Kentucky                    | 3.08%                     | 1.86%                          | 2.30%          | 3.88%                         | 1.30%     | 4.90%                            | 0.73%            | 2.19%                              | 0.67%                |
| Tennessee                   | 2.33%                     | 2.11%                          | 3.93%          | 4.73%                         | 1.93%     | 2.40%                            | 0.74%            | 2.98%                              | 1.68%                |
| Alabama                     | 2.57%                     | 2.22%                          | 1.80%          | 3.47%                         | 1.64%     | 1.48%                            | 1.07%            | 1.72%                              | 0.90%                |
| Mississippi                 | 2.23%                     | 2.86%                          | 2.64%          | 3.11%                         | 1.54%     | 2.55%                            | 0.78%            | 1.95%                              | 0.52%                |
| West South Central:         |                           |                                |                |                               |           |                                  |                  |                                    |                      |
| Arkansas                    | 2.62%                     | 2.73%                          | 2.89%          | 2.21%                         | 1.72%     | 3.64%                            | 1.18%            | 1.77%                              | 0.49%                |
| Louisiana                   | 2.48%                     | 1.85%                          | 1.90%          | 5.95%                         | 2.00%     | 2.14%                            | 0.74%            | 2.27%                              | 0.99%                |
| Oklahoma                    | 2.00%                     | 3.51%                          | 3.80%          | 3.57%                         | 3.04%     | 2.82%                            | 1.18%            | 2.48%                              | 0.52%                |
| Texas                       | 1.70%                     | 1.79%                          | 2.44%          | 3.38%                         | 1.07%     | 1.79%                            | 0.72%            | 1.02%                              | 0.52%                |
| Mountain:                   |                           |                                |                |                               |           |                                  |                  |                                    |                      |
| Colorado                    | 1.96%                     | 1.77%                          | 3.35%          | 5.22%                         | 2.11%     | 2.93%                            | 0.63%            | 1.55%                              | 0.85%                |
| New Mexico                  | 2.38%                     | 3.94%                          | 3.14%          | 3.81%                         | 3.58%     | 2.48%                            | 1.05%            | 2.03%                              | 0.46%                |
| Arizona                     | 3.28%                     | 2.45%                          | 2.76%          | 6.70%                         | 2.66%     | 2.26%                            | 0.73%            | 2.76%                              | 0.33%                |
| Utah                        | 3.03%                     | 2.27%                          | 3.01%          | 3.77%                         | 2.15%     | 1.76%                            | 0.66%            | 2.07%                              | 0.90%                |
| Nevada                      | 2.22%                     | 1.43%                          | 3.03%          | 3.80%                         | 1.78%     | 1.81%                            | 0.61%            | 1.99%                              | 0.90%                |
| Pacific:                    |                           |                                |                |                               |           |                                  |                  |                                    |                      |
| Washington                  | 2.06%                     | 1.69%                          | 3.24%          | 3.33%                         | 2.47%     | 1.93%                            | 0.60%            | 1.09%                              | 1.91%                |
| Oregon                      | 2.52%                     | 2.60%                          | 2.94%          | 5.26%                         | 2.22%     | 3.38%                            | 1.28%            | 2.43%                              | 1.01%                |
| California                  | 1.02%                     | 0.73%                          | 1.80%          | 1.55%                         | 1.04%     | 1.27%                            | 0.41%            | 0.92%                              | 0.61%                |
| Hawaii                      | 1.50%                     | 1.48%                          | 1.50%          | 2.83%                         | 1.57%     | 1.56%                            | 0.94%            | 1.34%                              | 1.22%                |
| States not shown separately | 1.96%                     | 1.38%                          | 2.51%          | 3.49%                         | 1.64%     | 1.29%                            | 0.71%            | 1.16%                              | 0.39%                |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).